

MONDAY, FEBRUARY 17, 1908.

Entered at the Post Office at New York as Second

Subscriptions by Mail, Postpaid. DAILY, Per Month ..... DAILY, Per Year ..... SUNDAY, Per Year..... DAILY AND SUNDAY, Per Year ..... 8 00 DAILY AND SUNDAY, Per Month.....

Postage to foreign countries added. Published by the Sun Printing and Publishing Association at 170 Nassau street, in the Borough of Manhattan, New York. President and Treasurer of the Association, William M. Laffan, 170 Nassau street; Secretary of the Association, Franklin Bartlett, 5 Nassau street.

The daily and Sunday Sun is on sale in London at Murray's Exchange, Trafalgar Buildings, North-umberiand avenue: Pall Mall American and Co-lonial Exchange, Carlton street, Regent street, and Daw's Steamship Agency, 17 Green street, Leicester

Paris office, 32 Rue Louis le Grand. The daily and Sunday editions are on sale at Klosque 12, near the Grand Hotel: Klosque 77, Boulevard des Capucines corner Piace de l'Opéra, and Klosque 19, Boulevard des Italiens, corner Rue Louis le Grand.

If our friends who favor us with manuscripts fo publication wish to have rejected articles returned they must in all cases send stamps for that purpose.

#### The Overhanging Pall.

The appalling menace contained in Mr. ROOSEVELT'S message has produced its natural effect in every part of the country. His insolent bearing toward the Supreme Court, his intolerable disrespect for and impatience with the law, and his veiled threat of self-perpetuation have produced general discouragement and have quenched the optimistic and spasmodic efforts at business resumption which January here and there seemed to disclose. All anxiety has long since vanished from Wall Street and from other money centres; it is now diffused throughout the world of commerce and manufacture, and finds its expression in the steady shrinkage of trade, cessation or curtailment of work and the ominous growth in the numbers of the unemployed.

It will be long before the money situation is again disturbing; years probably. Even now there is an unwieldy plethora of idle cash, and we venture to say that by May our banks here will hold perhaps \$150,000,000 of surplus funds. It is easy for this reason to understand the popular apathy toward the Aldrich bill to provide or an emergency currency. That measure has no application to the present time, but only to a remote contingency. Indeed, we should not be surprised if it failed to pass in view of the temper engendered at Washington and the vicious and unintelligent character the opposition. It is quite possible that another panic will be required to insure the passage of any sane measure of currency reform. As the best opinion to be had is that our Clearing House banks will never again resort to the issue of Clearing House certificates, it may be reasonably conjectured what sort of a panic our next panic will be. Just now nobody cares. The worry about

The same conditions prevail now that were observed before the storm broke last October. Confidence, which was supposed to be returning with the reappearance of money, is not restored. The same acute unrest and apprehension are apparent. Uncertain y reigns on every hand. Transactions in general trade are of the narrowest, and are for the most part for cash. No one knows to whom to give credit, and all speculative initiative, which is the vital force of commerce, is dead. It is a most unfortunate situation and it bears heavily but unequally upon every rank in life.

another panic has gone in the same di-

respect of the currency.

We recognize that a great shock to the national conscience may effect a wonderful and radical transformation at any time-a disruption in our foreign relations would certainly effect it-but in the nature of things the present state of affairs will have to endure for the rest of the year. It is all very wonderful what Mr. ROOSEVELT has wrought. Never was such a paradox conceived as that the enter upon a Presidential campaign with disaster, ruin and misery as its chief assets in hot competition with its deplorable rival!

Will Agriculture Be Revived in England?

Although the agricultural holdings act of 1906 is not obligatory upon Eng- | shipman. lish landlords before January 1, 1909, many of them have conformed to its stimulus has been applied to the intensive cultivation of the soil and to the increase of the rural population. Some interesting facts relating to this subject have just been published.

During the debate on the act just mentioned, which was designed to check migration from country to urban districts, it was pointed out that whereas in 1801 the percentage of England's population occupied in strictly rural pursuits was 53 per cent. it was in 1906 no higher than 18 per cent. It is a mistake, however, to suppose that England has become wholly suburban, for it is estimated that scarcely 5,000,000 acres have been urbanized or suburbanized and to uphold and represent the basic principle during the last hundred years, while on acres ready to be tilled but lacking laborers to till them. The exodus from the countryside to towns is attributable to four causes: the absence of demand

The grant of the second of

tages, and the glamour of town life.

were by the opponents of the holdings act alleged to be? A pamphlet just issued in London by Mr. A. M. BRICE shows that the partial operation of the new statute has already done much to arrest rural depopulation. He cites the case of a village in Devonshire which in 1871 contained only 270 inhabitants, but in which, owing to the introduction of 8 00 small holdings on a judicious and fair 2 00 | basis, the population has risen to 400. What is needed to give a great impetus to the repopulation of England's rural districts is the improvement of the cottage accommodation and cooperative organization in purchasing implements and stock, as also in marketing produce. For the latter purpose Mr. BRICE maintains that an agricultural parcels post should be established, though it is not easy to see how the British Government, if it starts a special postal service for one particular industry, can stop there.

When the small holdings act was under discussion some landlords argued that agriculture was only profitable when prosecuted on a large scale, and denied that the small agriculturist could produce anything of value even if he could find a market for his goods. Mr. BRICE's answer is conclusive. He proves that in the last statistical year Great Britain imported more than 2,300,000,000 eggs, valued at upward of \$35,000,000; 4,300,000 hundredweight of butter, representing more than \$115,000,000, and onions to the value of nearly \$5,000,000. Poultry, bacon and cheese were also imported to the value of more than \$140,000,000. In other words, a trade amounting to nearly \$300,000,000 a year could be retained by the English producer if he would adopt the methods of the small farmers in Belgium, Denmark, Normandy and the other continental countries, which are at present the chief purveyors to England of the commodities named.

The small holdings act, as we have said, is expressly devised for the purpose of promoting the adoption of such methods and thus assuring the intensive cultivation of the soil. The new law is intended not only to bring about in England a parcellation of great estates into small holdings but also to encourage in other ways the multiplication of tenant farmers. For instance, the act of 1906 establishes arbitration by a single arbitrator in all cases of dispute between landlord and agricultural tenant, gives a farmer compensation for damage to his crops by game, and concedes to him the privilege of raising such crops as he likes on arable land. The statute also gives the tenant compensation for expenses of removal if an unreasonable notice to quit is served on him, and enables him to carry out necessary repairs

if the landlord fails to make them. In view of the facts brought forward revival of England's agriculture is practicable. It may never be lucrative to raise wheat under a free trade régime. poultry, bacon and dairy products which England consumes. When the small holdings act is in complete operation it should be possible for England's tenant farmers to keep at home much of the money that is now paid to Normans, Flemings and Danes.

Sea and Shore Duty in the Navy.

The members of Congress who are so anxious to keep naval officers at sea States Life Saving Service, whose duties might as well be temperate in their zeal. | called for the display of the qualities rection taken by the worry of November Even a nava officer has a yearning in that are most admired in men. It is over immediate Congressional action in his heart for wife and children, home highly probable that among these fortyand friends, and it may be well not to one are persons whose heroic devotion make the service too disagreeable by to duty, whose forgetfulness of self, cutting off a reasonable gratification of these instincts.

> Naval officers belong to a class of men who are in great demand, during good times, in economic fields of effort. They have first class technical training, experience in handling men and a high sense of responsibility. All the best men in the service could get civil employment at much higher pay and with much more advantage to their families if they chose to throw up their commissions.

Even under the conditions now existing, which some Senators and Representatives seem to consider too easy, the average distribution of a line officer's time is about eighteen months on shore duty to three on a cruising ship or foreign service. And what a gold brick shore duty often is. Not once in a hundred times does it land a man near his home, and even to gather his children about him usually means uprooting them from their educational field or compro-

mising their prospects in life. There may be a few cases of soft snap in navy life, but they generally consist in choice of billets ashore rather than in once great Republican party should exemption from sea duty. They are exceedingly few in number, as Secretary METCALF points out in his recent communication to the Senate Committee on Naval Affairs. Only eighty-two line officers on the active list, he says, are stationed at Washington, not a large number in itself and insignificant in comparison with the whole number of line officers, 1,168, above the rank of mid-

Secretary METCALF further says that there is a less percentage of line officers provisions, with the result that a marked ashore at present than in ten years. He is right, and the strain of sea duty has been very severely felt, not only by the officers themselves, but by their wives and children. Would it be good policy

#### to make the service intolerable? The Democratic Opportunity.

Southern Democrats must be in a bad way indeed if the advice of the Richmond News-Leader is to be taken seriously;

"We do not believe Mr. BRYAN can be elected. We will not even say that we hope he will be elected. Our purpose will be to do what we can'to hold the Democratic party together because we believe that in the near future it will be needed to defeat wrong. to prevent oppression, to maintain the Government of this republic. If all of us, or a great majority the other hand there are 32,000,000 of us, should abandon the Democratic national non 'nee and vote for Mr. TAPT or whoever else the Republicans may nominate, the Democratic party practically would disappear. It would be left merely a name without strength and offering no hope or gathering point for the independen for agricultural labor, the higher wages | voter, disgusted or disappointed by the failure obtainable in urban centres, the poor of the Republican perty to meet the needs of the

accommodations offered in ordinary cot- country and the time. The duty of the Democratic voter this year will be to do all he can to prove to the country that his party is alive and a force to Are these causes irresistible, as they be reckoned with, a menace restraining Republican methods and offering hope for relief from Republican blunders and crimes."

But if Mr. BRYAN cannot be electedand everybody knows that he cannotwhy go through the form of nominating him and thus subjecting the Democratic party to another defeat? How is that expedient to maintain the organization

to "hold the party together"? It is becoming more and more evi dent from day to day that thousands of Republican voters are eager to break away from Mr. ROOSEVELT and his policies, but it is equally evident that Mr. BRYAN does not invite them. The latter stands for every obnoxious idea that Mr. ROOSEVELT represents. Why then should plain men leave the one to go over to the other? Mr. TAFT or any other Republican nominee committed to the Roosevelt policies would find in Mr. BRYAN so much of an echo that the independent, the disgusted and the disappointed voter would be left without a

choice as between the two. What the Democrats need is to nominate the antithesis of Mr. ROOSEVELT and all his ways. If the people want to be led back into the paths of safety, they want it this year, not in 1912. Four years more of ROOSEVELT, or some one of his alter egos, BRYAN included, is the very prospect from which they shrink. They ask for a new man. It does not seem likely that they will get him from the Republican party. Why should the Democracy deny them? At all events and even in the last extremity, the nomination of Mr. BRYAN will be a blunder and a waste. He cannot win. The News-Leader and all other Southern journals of consequence and import admit it. What advantage then is to be gained by making him the standard bearer this year and actually inviting another party

The duty of the Democratic party is to ask it to wait until 1912.

#### The Life Savers.

In a recent message from the President of the United States to the Congress these facts were set forth concerning certain men who had retired from the employment of the Government:

" Recently the Secretary of the Treasury too occasion to inquire into the circumstances of number of individuals who within the last five years became separated from the service on account of disability incurred in the line of duty Information was secured in forty-one cases. There are of record numerous similar cases concerning which no data of the character set forth are a hand, but those cited are representative of their class and will serve for illustration.

" It appears that of the forty-one twenty-six men were totally incapacitated for labo by Mr. BRICE no one can deny that a of any kind, siz touch probable. Forty of any kind, six could perform about one-fourth had dependent families, the number of dependents ranging from one to eight a family, with an average of three or four. The average amount of property but it would pay to provide the eggs, owned was less than \$400 for each man. Twentythree were entirely destitute. One of the number owned property to the estimated value of \$7.500 which was not acquired, however, in the service If the last named amount, which represents an exceptional instance, be deducted from the total value of the property held by all, the average for each of the forty persons remaining is a little less than \$200. The twenty-three destitute and their families are, of course, objects of charity.

The individuals of whom this was whose strength and skill, deserved and received the enthusiastic praise of their superior officers and the public. Yet is brought before the forum. What your last more than half of them, with their families, are to-day objects of charity!

## The Boston Cabman.

A contributor to the Boston Transcript dolefully records an impression that with the coming of the taximeter cabs the Boston cabman may pass from the scene. It seems that he is a type apart, by virtue of being Bostonian. Socially, intellectually and morally he is not as the that "the New York cabman is by temperament and social position a thief and a blackguard." The Boston back driver. or "Jehu," has no resemblance to him except that which comes from holding the whip over a "hoss."

As a rule he, the Boston cabman, "is not degraded so very far below the middle walk of life. Rarely is he of the proletariat." There must be aristocrats on the box in Boston, the sport of a perverse destiny; for we are introduced to several exemplary gentlemen, one a former clergyman who preferred oxygen to theology, and another who was dropped from the public schools and thus prevented "from earning his right all of them "sedate, middle aged citizens of standing in the community" with no more disposition to cheat a patron than have the grocer and butcher"-the Boston grocer and butcher, it must be understood.

So choice and correct is the Boston cabman that his most exalted patrons warm to him as a brother. There was the "railroad president of the fine old Boston type," who walked half the length of State street-and every visitor to Boston knows what an athletic feat that was-"for the sake of throwing his trade" to a familiar cabman:

"The greeting of these friends was not prolonged for neither the weather nor the native dignity of either would have permitted gushing in the slush. but the reality of the entente cordiale was palpable. Mr. BARRETT WENDELL OF Mrs. EDITH WHARTON would probably have noted in the spectacle, despite the drizzle in the air and the drip under foot, a little oasis of social stability among the arid existences

of every day Americans." And the human story is told of an invitation to a cabman from his fares on a bitter winter day, after a tour "of our public monuments," to join his patrons in something hot at the bar. On emptying his glass the favored cabman "discreetly left the party to attend to blanketing his horse." A sculptor in the party manifested his amazement at the act of condescension by "commenting at some And love is drivia" me f"m bad to wussi condescension by "commenting at some

length on the virtual impossibility of such a thing happening in New York." The Transcript's contributor confirms his judgment:

" He was right. Perhaps in no other large city of the world could it occur. Elsewhere the cabman belongs, as a class, to the under world. Here up to this time, he has always been one of us."

Ever delightful Boston, so sure of its excellence in little things as well as great, superior in all, and so artlessly pleased with its destiny in being better than other cities are! It is a small mind that will judge her, or fail to derive the promptings of virtue from her example Who would not rather be a moral cabman in Boston than a first citizen in any other envious town?

Students in Vassar College are acting as probation officers, studying the causes and effects of truancy, as a part of their sociological course. If the House of Refuge which it is proposed to build near Pough keepsie is in danger of being used as a laboratory for a women's educational establishment a valid argument against the site has been found at last.

No one can tell this far ahead upon what par-ticular question the greatest emphasis will be laid in the campaign.—The Perpetual Candidate. An eminent lecturer whose home address is Fairview, Neb., is anxious to revive the old issue, "Beat BRYAN!"

A petition for the pardon for Captain VAN SCHAICK of the steamboat General Slocum is to be circulated throughout the entire country. It should receive the signature of every shipmaster who neglects his duty and violates the laws and regulations for the protection of passengers.

The Havana newspapers are full of the approaching carnival which begins there next week or the week after and continues until some time following Ash Wednesday In this respect the Cuban carnival different from that of New Orleans, where the festivities cease absolutely at midnight on Mardi Gras, though they begin much earlier. We can say for the Havana affair, however, that whereas it may not be so elaborate as that of New Orleans it is likely to be more enjoyable. The winter climate of show the country that it knows how to the Cuban capital is nearly always perlead out of darkness into light-not to fect. There is no rain, no sleet, no cold. In Havana you have warm and equable weather. Not too warm, but just warm enough to be delightful, day and night. Moreover Havana is a large city with innumerable restaurants and lodging houses

# THE NAVY STAFF.

and charming suburbs.

Reminiscence and a Statement by Former Member

TO THE EDITOR OF THE SUN-Sir: I read with great interest a letter written by an ex-officer of the staff of the navy which recently appeared in your columns, and well remember the cases of individual acts of gallantry in action by officers of the Medical, Pay and Engineer corps, the so-called "peace officers of the navy," civilians and noncombatants. The writer of the letter stated there were many other cases of gallantry on the part of officers of the staff, but the one oned were those most deeply impresse upon his memory.

I. too, was an officer in the navy during the

I, too, was an officer in the navy during the great war, and want to put on public record the gallapt action of my friend the late Allen S. Apgar'of New York, who in 1864 was a paymaster attached to one of the gunboats in the Mississippi squadron. On one memorable occasion when Apgar was assisting the pilot as the gunboat was running some of the many Confederate batteries which lined the shores a shot took off the head of the pilot, and Apgar, who had acquired some knowledge of the shoats and treacherous currents of the great river, steered the boat through a storm of shot and shell to a place of safety below the batteries.

I would add that during an active experience of many years in the service and intimate personal associations with many officers of the different staff corps during a period of over forty years. I never knew or heard of any staff officer who had the slightest desire or aspiration to command a ship. It has been left to this strenuous Administration with its "Medicared Generals" to now give us medicated navy commanders.

BUFFALO, February 14. A WAR TIME MUSTACHE

How Billy Morris Was Vanquished on Boston Sunday Morning. with the "Call & Tuttle" joke and Johany Pell's diamonds, all of which has due reverence for me t comes about now that Billy Morris's mustac correspondent, "S." says of Billy's mustache, as being the "biggest in the United States." is

probably true enough so far as he knows, but-there is always a "but." Let me record wherein Billy's mustache was beaten, and I hope you will pardon the egotism of the writer hereof for bring-ing himself into the limelight. It was in 1864, I think-or perhaps 1863-that arriving one Sunday morning in Boston from the seat of war," I made my way to the Sherman House, in Court Square, and feeling in need of a brace up" after an all night's travel I sought for it. The prohibition ild was on light on Sunday mornings, but at a suggestive wink from the

hotel cierk to a hall boy he took me under convoy and after going up one pair of stairs and along cabman of other cities. We are told a hallway, down another pair of stairs, through more pairs of stairs and finally found ourselves it a sequestered room in the sub-basement where at the paraphernalia and condiments of a well appointed barroom were in view, and the smiling, wel groomed and intelligent barkeeper appeared behind a rival of one of Johnny Pell's diamonds.

My first recognition of any personality was the genial Billy Morris and his huge black mustache Billy was looking at me very intently and, I might say, admiringly. I returned his gaze with like interest, for I had looked in previous years upor the performances of the incomparable Ordway dollans, comprising the Morris Brothers, Pell and Trowbridge aggregation, as something wonderfu and satisfying. Billy extended his hand smilingly and satisfying. saying, "Try a Sunday morning cordial with me."
I assented with alacrity. This disposed of and
another on myself, Billy said, "Where did you get it?" Pulling out the points of his mustache, he continued, "I have mine here yet." I rejoined: "Yes? Well this is mine," stretching out the points thus prevented "from earning his right of my own mustache. "You come out of the war to be a scholar and a gentleman," and en? Do they grow 'em there?" "Some," I replied smilingly, now placing the points behind my ears an inch or two. "Let me measure em," and so Billy produced a long shoe string from one of his pockets and applied it from the centre of my upper tled a knot on the string at the end of his measure ment, he applied it to his own mustache. "Wel I'm gasted!" he exciaimed. "This gentleman mustache is an inch longer than mine and just as thick. Let's wood up. A bottle of wine here, he exclaimed to the barkeeper. "Gentlemen al please join," and here it was proved that Billy Morris's mustache was not the biggest in the

For proof of this ask Fred Wilson, the great and unapproachable clog dancer of that day. He is here somewhere in New York, as handsome to-day as he was in those days, but more rounded. BROOKLYN, February 15.

Ancient Boston Minstrelsy.

TO THE EDITOR OF THE SUN-Sir: Is there one of the '60 beys that remembers the joke on Bent & Bush, Boston's celebrated hatters, makers of headgear to the Lancers and the Ancient and Hon orable Artillery Company, or one on the Trix Twins, makers and purveyors of a breath drop warranted to kill the odor of Medford rum? They vere minstrel jokes at the time. NEW YORE, February 15.

The Love Sonnets of a Cowboy From the Denser Republican.
The quirt that lands upon my hoss is crool.
And so the spurs that sink deep in his side;
And savage is the bit with which I ride
Acrost this open range so wide and cool:
But what is sufferin of hoss or mule
To that of man, when she who's at his side
Turnshim down cold when he sez: "He my bride,"
And mocks at him till he feels like a fool? JAPAN IN 1907.

WASHINGTON, Feb. 18 .- Last July THE Sun reviewed at some length the economic and financial condition of Japan up to the close of the fiscal year ended March 31, 1907. From partial returns covering the first six months of the current fisca year it appears that the prosperity hoped for by all and predicted by many did not

materialize. Omitting temporary loans and obligations, the figures for April 1 and October of last year show an increase in Japan's national debt. The statements given for April 1 by the Japanese Department of Finance and for October 1 by the Japan Financial and Economic Monthly for December, presumably a transcript of official figures, are as follows, taking the yen at 50 cents: April 1. October 1. Increase

Internal debt.. \$518,348,276 \$574,455,741 \$56,197.4 Foreign debt... 571,135,500 582,850,812 11,715,112 Totals .....\$1,089,483,778 \$1,157,306,353 \$67,823,577

In an editorial comment on the general situation the publication from which the October figures are taken save that "consequent upon the wonderful development that Japan has made since the late war, the finances of the country are greatly expanded, but since the spring our expectations have been defeated and the general depression in economic circles grew worse from day to day, until the position became unbearable and cries for help were raised from all quarters toward the Government. The result of all this may be seen in the story of the recent disturbances in the Cabinet and Imperial Diet, and in the reports of modification of the official plans for national enterprises.

Comparing October 1, 1907, with October 1, 1906, there has been a heavy slump in a long list of Japanese railway, industrial and other securities, and a marked increase in the price of commodities. The average price on a list of thirty-one specified articles of domestic use and consumption shows an increase during the year ended with September, 1907, from 125.93 to 139.48. In a group of articles for export, including tea and raw silk, the increase in average price is given as from 116.56 to 126.33. A group of imported articles shows a rise from 117.88 to 126.31. While there has been a marked increase in wages in certain lines of industry and a modest increase in other lines since 1903, it is evident that the general wage increase is very far from equalling the increase in the cost of living.

The foreign commerce of Japan for the first nine months of the calendar year 1907, compared with the same period in 1906. shows an increase of \$45,313,000, of which a little more than two-thirds appears in the import account, the balance of trade being against the country to an amount exceeding \$25,000,000 for the term. The railway figures are interesting. During the last year the Government has acquired 2.691 miles of railway, which with that previously owned gives the Government control of 4,445 miles, or about nine-tenths of the total mileage of the islands. A revised passenger tariff was recently put into effect. It provides for three classes of travel, with fares based on distances, Third class travel for a distance of more than 300 miles marks the cheapest rate, a little more than a third of a cent a mile. The first class rate for less than 50 miles is a fraction over 2 cents a mile. These represent the extreme charges. A first class passage for a trip of a hundred

miles costs about one dollar. Reviewed broadly in the light of the facts and figures at hand, Japan's economic and financial situation is neither desperate nor particularly discouraging. The country shares in and is affected by the general depression in this country and in Europe. It is apparent, however, that the coming months and perhaps the coming years will demand statesmanship of the highest order if Japan is to hold an advanced place in the world of affairs.

## Australian Nicknames.

From the London Daily Chronicle Leisure is regarded as so notable a characteristic of Tasmania that it bears the nickname of "the and of lots of time" or "the land of sleep a lot," while its mhabitants are called "Tassles" and "jam eaters," the latter being an allusion to the island's great fruit farms. "Cornstalks," as our general and sporting appellation of Australians, applies in strictness to the people of New South Wales only on account of their height and slimness. Because Victoria is noted for its gum trees Victorians are required to answer to the inelegant sobriquet of "gumsuckers," while South Australians are "crow eaters," in reference to the use of crows as food in times of drought. The large banana plantations of Queensland give its people the name of "banana eaters," and the hot and arid wastes of West Aus trails explain the term "sand gropers."

## Annuity for a Greyhound.

From the London Chronicle Mr. Arthur Taylor Newbold of Bury left estate of the value of £18,298. By his will, which has just been proved, he leaves an annuly of £26 for the benefit of his greyhound, Wildfire II., whon the trustees are directed not to part with either by sale, gift or destruction, or otherwise, but shall ally see that he is well kept, housed, fed and cared for until he shall die a natural death.

The U. S. S. Nostrum. The "Doc." stayed on the bottom deck Whence all but him bad fled: The flames that left the bottle wreck Spun round him as he said:

"Behold me here in majesty, Gilt lace and chapeau grand. The Captain of a ship at sea, A Doctor in command!

'My influence must be world wide My word beyond dispute: My rule is absolute. "I'm Captain of a doctor ship,

A doughty surgeon chief, Conducting a vast ocean trip Like that of the Relief! "I do not deign to navigate A merchant skipper shapes our fate

While I-while I-command! The starboard side I need not know From larboard or from port; To hold a plaster court,

"The laws of storms upon the sea I fail to understand; Such puzzles don't appeal to me In actual command "To box the compass, engines start

Or tack or wear is fancy art-Commanding is enough! "Concerning gales and hurricanes I may not now enlarge;
"Tis not for me to take the pains As doctor-man in charge.

"So danger signals, green or red, Or rocks or looming land Or roaring breakers dead ahead Don't count-while I command "With hired captain, hired mate And hired engineer,

'Tis easy thus to navigate And reef and stoke and steer "The nostrums that I never lack, dut always keep on hand Are pills and squills and ipecae

To fit me for command. "Wish calomel and castor oil And quinine doses large, As well as knives to cut a boll, I gracefully take charge.

"Although we may not find the law For this heroic stand, Emoluments and pay I'll draw

"And being set on sundry trips As Doctor Admiral!"

MR. COFFIN'S ANSWER.

Another Statement of the Charges Against Comptroller Ridgely.

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TO THE EDITOR OF THE SUN-Sir: As you have published a statement of Comptroller Ridgely filled with personal abuse of me but not answering the charges made by me in recently published correspon him I trust you will print my reply. As to my record of efficiency in the Comptroller's flice, I hold letters from each of the five Comptrollers-Trenholm, Lacey, Hepburn, Eckels and Dawes-under whom I served or twelve years (1886 to 1898) which commend ny work and character in the highest terms.

In 1898 I became vice-president of Phenix National Bank, New York city, and when the control of that bank passed to very strong financial interests in April, 1905, was one of only two directors out of the

was one of only two directors out of the original board of fourteen members whose resignation was not asked for.

I continued to be its active vice-president until March, 1907, when I was urged and induced to accept the presidency of the Beaver National Bank, which had already been organized and equipped and nearly ready for business. I was on the eve of taking a much needed vacation, but gave this up and plunged into the management of what afterward proved to be a foriorn hope. Immediately serious dissensions arose among the leading directors over the non-performance of agreements previously made among themselves to which I was not a party.

The bank started with heavy expenses in curred for rent, &c.: the business it got was obtained at great cost with but little profit. I performed the active duties of cashier as well as president, with the result that at the end of four months, on July 13, 1907, my health temporarily broke down, I was compelled to give up all business cares, went to California to recuperate, and had nothing further to do with the actual management of the bank.

As Mr. Ridgely says, an examination was

the bank Ridgely says, an examination was made in June, 1907, but no "severe letter" was written, and it did not mention "two very large excessive loans." It was really a very mild letter, and the few matters commented on were quickly corrected. The a very mild letter, and the few matters commented on were quickly corrected. The bank passed safely through the October panic, paying off all depositors on demand and still had a cash reserve in bank of 27 per cent., when the Clearing House banks had but 20 per cent.

As to my banking career I will only add further that I have never, directly or indirectly, borrowed a dollar from any bank of which I was an officer, or made or procured to be made any loan or investment in which I had any personal interest whatseever.

to be made any loan or investment in which I had any personal interest whateoever. As to my connection with the Waish case, to which Mr. Ridgely refers, the services I rendered him were entirely in the capacity of his friend and without compensation.

By testifying in his behalf I incurred the enmity of the Comptroller's office.

Deputy Comptroller Kane declared in a newspaper interview that I had not told the truth and immediately came to Chicago to refute me, but was not put on the witness stand and my testimony remains uncontradicted in any particular.

refute me, but was not put on the witness stand and my testimony remains uncontradicted in any particular.

And now I must insist on bringing Mr. Ridgely back from his cuttlefish antics to the only point at issue in my correspondence with him. In July, 1906, I told him that some of the national banks in New York in granting check certifications to stock brokers constantly violated section 5200 as to "excessive loans," which in July, 1906, he announced he would strictly enforce. These violations, I told him, never appeared in the banks' reports, but I knew they constantly occurred. I did not charge that these banks violated the law as to overcertifying checks, but as to "excessive loans," and he knows this as well as I do, yet deliberately gives the public a wrong impression.

I repeat that I know that these violations constantly occurred and that he made no effort to stop them, as was his plain and sworn duty, and I ask him what influence has withheld him from his duty?

This is the real and only issue between us.

GEORGE M. COFFIN.

THE GOSCHEN PLAN. Fractional Paper Currency to Save the Use of the Nation's Gold.

TO THE EDITOR OF THE SUN-Sir: I fear hat the short reference in THE SUN of February 13 to the account I gave on Wednesday ast to the House Committee on Banking and Currency of the "Goschen Plan" may leave uite a wrong impression. At the time of the Baring crisis Mr. Goschen was Chancellor of the Exchequer; he was a banker, a monometallist and a great authority on the foreign exchanges, and the remedy he suggested is perhaps worthy of your consideration at the esent time.
The weakness of our position he thought

The weakness of our position he thought was that our people carried gold or gold notes in their pockets, a large portion of which should be on deposit in the banks, and he proposed to purchase some £30,000,000 of this pocket gold. The question with him was, with what should he purchase it? Buying gold with gold was clearly no use; buying it with legal tender was worse than useless; that way lay inflation and the expulsion of gold from currency; so he arrived by a process of exhaustion at the conclusion to buy the gold from currency: so he arrived by a process of exhaustion at the conclusion to buy the gold with ten shilling notes, legal tender for only forty shillings, as is the case to-day with our token silver money, the notes to be secured by silver, coined or uncoined. His point was that these notes not being legal tenders would produce no effect on the price of commodities and thus would not expel gold through the action of the exchanges.

At the present price of silver the silver in ten of our shillings costs four shillings (gold value), so that to buy the full legal tender half sovereign with the proposed small note would cost the Treasury four shillings. In this way our Chancellor of the Exchequer proposed to accumulate a large central gold reserve, the gap in our currency to be filled by "token money notes," or notes representing fractional currency. It was a scheme to contract the currency, to get into a central reserve a mass of gold with which to fight crises, and to increase "token currency," which form of currency has no effect on prices.

If you applied the Goschen plan here you

which form of currency has no effect on prices.

If you applied the Goschen plan here you would buy up, say, \$5,900,000 of your outstanding gold certificates each month until you had accumulated a "free gold" reserve of, say, \$500,000,000; the demand for silver to secure the small non-legal tender notes with which you purchase the gold certificates would bring much prosperity to your mining States, and what is far more important than even the financial security which your great "gold war cheet" would bring you, the rise in the price of silver would raise the exchange rates against all Asia and greatly stimulate your exports to Europe. Thus your wheat and cotton and rice and timber, &c., would replace Asia's exports of these commodities, while again the rise in stiver exchange would enable you to export to Asia at a profit, where to-day there would be a loss.

You may recall that when the Government of India negatived the proposals of the Wolcott Currency Commission in 1897 that Government gave as its reason that "the sudden

cott Currency Commission in 1897 that Gov-ernment gave as its reason that "the sudden rise in the rate of exchange would kill our export trade." Your command of the gold markets of Europe would be much enhanced but for the present low rates of Eastern but for the present low rates of Eastern exchange.

In 1898 the Shanghai Chamber of Commerce resolved that in due course the products of Asiatic cheap labor will prove far more injurious to the interests of the wage earning classes in gold standard countries than the presence of Chinese coolies, and that unless silver is remonetized protective measures will have to be adopted to exclude from gold standard countries not Oriental laborers only but all those manufactures also which are subsidized by premiums (the gold premium in Asiatic silver currencies).

Moreton Frewen.

Washington, February 15.

WASHINGTON, February 15.

Three Words of Cosar.

TO THE EDITOR OF THE SUN-Sir: Your corre spondent to-day who states that "Veni, vidi, vici" were the words in which Cesar reported his con quest of Gaul is, I submit, in error. It was the victory over Pharnaces at Zela that was thus summed up. Cæsar's great western conquest was not such a hop, step and jump affair as to be reducible to three words. It engaged his genius during several years, and he considered it worthy of extended record, which was published in the "Comentaries on the Gallie War." Some may with reason be disposed to think that your correspondent's adverse comment on Presi-

dent Rooseveit, for the sake of which he makes this excursion into ancient history, is inspired with NEAL H. EWING. no greater accuracy. ROSELLE, N. J., February 14.

> Yew Tree 3,000 Years Old From the Scotsman.

The oldest yew tree not only in Scotland but in Europe grows at Fortingali in Perthshire. According to a scientific calculation of its age by the late Sir R. Christison it is at least well over 3,000 Ingail yew must have been of "goodly size" at the time when King Solomon reigned over Israel.

A Reformed Speller. The elder Weller had enjoined his son to speil is with a "We." protested Sam, "I'll be taken for Roose welt and Taft.

Herewith they felt it was up to Dickens. The Ideal Candidate. Knicker-Whom do you consider the ideal candi-

Bocker-A man who will sweep the country in-

CONCENTRATION IN BOER WAR. Military Necessity on Both Sides as Viewed

by a Transvaal Veteran TO THE EDITOR OF THE SUR-Sir: In his letter to THE SUN upon the treatment of Boer women and children by the British in the war in South Africa Mr. Joseph Thornton speaks of "stern military necessi course, the concentrado camps in both South Africa and Cuba were a military necessity of the highest order as long as they proved a very efficient means for subduing or ex-

terminating the enemy.

There are several points Mr. Thornton needs enlightenment on, and I shall take great pleasure in supplying this need. Probably Mr. Thornton was not on the spot and received his intelligence from literary sources. and is therefore entitled to all possible con

As soon as we (the Boers) had invested Ladysmith, Natal, and when it became evident that a prolonged siege was necessary we allowed the women, children and wounded to be taken into a neutral sphere, situated on the western slopes of Isimbulwano Mounttain, and all our commandoes, and especially the Staats Artillery, were informed that the camp known in our lines as the Roode Kruis Laager, or Red Cross Camp, was not to be made the scene of military operations. Inernational law as relating to warfare did not oblige us to do this. Notable example, the siege of Paris, 1870-71.

That the women and children of Ladysmith That the women and children of Ladysmith had to suffer hardships is, of course, natural. But their case does not jend taself to a comparison with the unfortunates who were herded together in the concentration camps. Their detention, or rather the fact that they herded together in the concentration camps. Their detention, or rather the fact that they helped in reducing the food supply of the British garrison of the place which ultimately caused them to either surrender or starve, constituted a real military necessity, and is recognized as such in international law. Lord Roberts in August, 1900, availed himself of this military necessity when he collected the destitute families of the Boers living in the vicinity of Johannesburg and without much ado packed them into a number of trains and shipped them into our lines, then located near Daimanutha in the eastern Transvaal. Although we were at the time suffering from lack of food ourselves and had scarcely a tent left, we did our best for them, which I am afraid did not amount to much. Lord Roberts took great care to rob these women and children of their homes at a season when the climate on the Hoogeveld is at its worst. However, we need not biams him for this step, since it constituted a bona fide necessity of war in that he hoped to hamper our movements and impair our fighting qualities by this act.

There are, I am happy to say, a good many Englishmen who regret this sad occurrence but they are not to be found in South Africa. That the concentration camps are never to be forgotten, and are intended to remain one of those rocks on which for ages to come universal peace will be wrecked, is seen by by the fact that all over South Africa money is being collected by the Boers for the purpose of erecting a monument that will fittingly commemorate the killing of their 20,000 women and children. So far the plan is to erect a monument worthy in its proportions to represent the crime it commemorates. But not content with this the Boers have planned to erect amaller memorials for their districts Mr. Thornton makes the usual mistake in thinking that because the perpetrator of the

not content with this the Boers have planned to creet smaller memorials for their districts. Mr. Thornton makes the usual mistake in thinking that because the perpetrator of the crime is willing to forget, the victim is equally anxious to let bygones be bygones.

But I have yet to point out to Mr. Thornton that a concentration camp is not a military necessity. While women and children and other noncombatants may rightly be forced to undergo the rigors and dangers of a siege.

necessity. While women and children and other noncombatants may rightly be forced to undergo the rigors and dangers of a siege by reason of the fact that the armed force of an enemy is not absolutely required to make the abode of noncombatants a scene of action, this condition does not prevail when concentration camps are being established. A humane commander will do his best to avoid Jeopardizing the lives of noncombatants of the order named, though cowardice of the most contemptible description has often caused commanders to hide behind the aprons of women, as it were. The late Boer war was not entirely devoid of the latter feature, for the concentration camps were established only as a measure that was casculated to bring the Boers to terms. That this calculation was not much out of the way subsequent events amply proved. The Boerfond of his family, began to realize that an effort was being made to exterminate his race, root and branch. Rather than see this happen he decided to out and sign the so-called peace treaty of Vereeniging.

That Sir Henry Campbell-Bannerman was opposed to the late Boer war is nothing new to me. Like Gladstone in 1881, he recognized that the Boer is far from being a negligible quantity and that he is apt to give trouble. Then, too, there were certain political rigmaroles of the Liberals, such as one finds in all parties, to be taken care of. Sir Henry, being only human, took the part any good patriot and politician would take under such circumstances. But an English patriot is not always a humanitarian in a broader view. The proof of the pudding lies in the eating. Thus Sir Henry and his party, and the part of the English Government that acts as a sort of counterbalance in such matters, refrained from reestablishing the Boer republicant.

frained from reestablishing the Boer republics, as Gladstone did in a limited sense, and the neither flesh nor fowl administration of the erstwhile boer republics is the result. the erstwhile Boer republics is the result.

My critic should bear in mind that is a practically indefinite period all power veto under the new government is vested. veto under the new government is vested in a legislative council receiving sanction from Downing Street and not from the people of the Veldt. In other words the Boers, forming now, as they probably will for all time, the majority of the lower houses of both the Transvaal and the Orange River Colony, will have legislative power only so far as it tends to foster and perpetuate the British Empire. It would be hypocrisy to say that this is exactly what the Boers want.

GEORGE A. SCHPEINER.

NEW YORK, February 14.

Suchien correspondence Shanghai Mercury. There is a great diminution in the amount of olum planted this autumn. Your correspondent as inquired in different sections about here, trying o obtain some statistics. The general answer my question is that only about one-tenth as such has been planted as in previous years. I think this is perhaps exaggerated, but doubtless there is not as much as one-fifth or one-seventh. This is due partly to the famine last year, but mostly to the orders that are out requiring all who plant opium to register their names and to the gen eral impression that the cultivation of opium i low illegal. In one place the authorities on the street of the market town became so disturbed at the small amount of the poppy being planted that hey had the gong beaten and the people called together and told them to plant opium-that it was not unlawful. Many opium smokers have cut down the amount

hey smoke to one-half or one-fifth because of its expense, and many are seeking to stop the de Choice Dishes.

From the London Express. A correspondent of the Express says he can per sonally recommend the following dishes: Wallaby .... Bandicoot. New South Wales .....Victoria New Zealand Wild pig (very good) Dish of small lizards (cooked by the Maoris) Dried shark & la Maor New Zealand Mutton bird (a sea bird, preserved in its own fat by the Chinese) .... Bear steaks. . North America South America South America Armadillo....

Manner Charts for Schools.

From the London Globe. Following on a complaint made recently by a lady member of the Hounsiow education authority as to the lack of manners displayed by the children to visitors at the schools, the education committee has obtained a "manners chart" for display at the schools. The chart provides a copious supply of "don'ts" for the guidance of the children, including an injunction against conveying food to the mouth with a knife. The chart also advises children to salute visitors and ministers, who, it is stated, will

Galax Leaves.

From the Mount Airy Neus.
Mr. G. A. Holder of Round Peak was in the city one day this week and told us something of the large business he has built up in the sale of Galax leaves. He will pay the women and children of his neighborhood as much as \$3,000 this winter for gathering these leaves along the little ravines in the mountains. The leaves are packed in bunches of twenty-five each and sold to florists in cities. They children often make from \$1 to \$1.30 a day gathering

Nature Making Gasolene.

From the Oil City Derrick.

Nature is engaged in the manufacture of gasolcae from natural gas throughout the local oil field a fact that makes it difficult to run oil from the wells, and is making the gaugers earn their wages. The and is making the gauges and the same of the making the gas as it comes from the wells with the oil and transforms it into gasolene, which freezes in the pipes. Only twenty-two out of a total of 530 wells in Rocking township were not affected in this manner this month